



Order Filed on January 29, 2019
by Clerk

U.S. Bankruptcy Court
District of New Jersey

Case No: 18-25769-VFP

Hearing Date: January 17, 2019

Judge: VINCENT F. PAPALIA

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

819499

PHELAN HALLINAN DIAMOND & JONES, PC
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856-813-5500
Attorneys for DITECH FINANCIAL LLC

In Re:

MONA HOLLAND

Recommended Local Form:

☐

Followed

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Modified

ORDER RESOLVING MOTION FOR COURT LOSS MITIGATION ORDER WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: January 29, 2019

A handwritten signature in cursive script, reading "Vincent F. Papalia", is written over a horizontal line.

**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

Applicant:	<u>DITECH FINANCIAL LLC</u>
Applicant's Counsel:	<u>Phelan Hallinan Diamond & Jones, PC</u>
Debtor's Counsel:	<u>SCOTT D. SHERMAN, Esquire</u>
Property Involved ("Collateral"):	<u>55 WHITTLESEY AVENUE, EAST ORANGE, NJ 07018</u>

Relief sought: **Objection to Court's Loss Mitigation Order**

For good cause shown, it is **ORDERED** that Applicant's Objection to the Court's Loss Mitigation Order is resolved, subject to the following conditions:

1. The full and complete package must be uploaded to the DMM portal on or prior to February 14, 2019.
2. The Loss Mitigation period is hereby extended to March 18, 2019 with no extensions with the only exception that if the documents are pending a decision by Ditech Financial, LLC and not yet rendered.
3. If a loan modification is not offered by March 18, 2019, the Debtor must either:
 - a. Modify the Chapter 13 Plan to fully cure the secured Creditor's post-petition arrearages claim as defined by Proof of Claim 4-1 filed October 16, 2018; or
 - b. Surrender the subject property; or
 - c. Convert case to a Chapter 7 case.
4. If a loan modification is not secured by Debtor on or before March 18, 2019, Secured Creditor may proceed with a Motion for Relief with no further delays caused by Debtor's re-entry or participation in the Court's Loss Mitigation Program.
5. The instant Order does not replace rules and procedures of the Court's Loss Mitigation Program and both parties are bound by same.
6. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.
7. Both parties agree that this will be the final extension of the loss mitigation in the underlying bankruptcy case.